

**Title III Alternative Financing Program Data Collection
Instrument and Instructions**

Rehabilitation Services Administration

Annual Report for Alternative Financing Programs

Public Reporting Burden

OMB # 1820-0662

Expires: _____

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this information collection is 1820-0662. The time required to complete this form is estimated to average 29.5 **hours** per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: U.S. Department of Education, Washington, D.C. 20202-4651. If you have comments or concerns regarding the status of your individual submission of this form, write directly to: Office of the Chief Financial Officer, U.S. Department of Education, 600 Independence Avenue, SW, Washington, D.C. 20202-4248.

**This document was prepared by the Association of Assistive Technology Act Programs (ATAP)
under a grant from the U.S. Department of Education
Grant No. H224B060002**

Instructions for completion of this form and relevant definitions are contained in this document. Throughout the reporting form, terms for which a definition is available are indicated with an asterisk ().*

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A. General Information

General Information: Alternative Financing Program (AFP)	
1. State and Name of AFP	
Lead Agency	
1. Agency Name	
2. Agency Contact	
3. Mailing Address	
4. Mailing Address (continued)	
5. City	
6. State	
7. Zip Code	
8. Phone	
9. Fax	
10. Program URL	
11. Program E-mail	
12. Program Toll-free Number	
13. Program TTY Number	
Community-Based Organization (CBO)	
1. Name of Community-Based Organization	
2. Name of AFP Director/Loan Fund Manager	
3. Mailing Address	
4. Mailing Address (continued)	
5. City	
6. State	
7. Zip Code	
8. Phone	
9. Fax	
10. Program URL	
11. Program E-mail	
12. Program Toll-free Number	
13. Program TTY Number	
Lending Institution (see option below to add additional lending institution partners)	
1. Name of Lending Institution	
2. Contact at Lending Institution	
3. Mailing Address	
4. Mailing Address (continued)	
5. City	
6. State	
7. Zip Code	
8. Phone	
9. Fax	
10. Program URL	
Report Submission	

1. Some or all of the data reported in this information collection instrument is also used as part of data on State Financing Activities in the <i>Annual Report for State Grant for Assistive Technology Programs</i> .	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. To the best of my knowledge and belief, by submitting this report we are attesting that all data in this performance report are true and correct and the report fully discloses all known weaknesses concerning accuracy, reliability, and completeness of the data.	
3. Date Form Submitted (mm/dd/yy)	
4. Name of Lead Agency Representative Submitting Report	
5. Mailing Address	
6. City	
7. State	
8. Zip Code	
9. Phone	
10. Fax	
11. Email	

If the AFP has more than one lending institution as a partner click here to display additional forms to record the contact/general information for additional lending institutions/partners. You can add up to a total of 5 lending institutions/partners.

B. Background, General Instructions, and Definitions

This document contains information needed for completing the AFP Annual Report required by the Rehabilitation Services Administration (RSA) under title III of the Assistive Technology Act of 1998 as in effect prior to the amendments of 2004 (AT Act of 1998). This annual report is designed to provide RSA with the data necessary for program planning and reporting to Congress, the Secretary of Education and other entities.

Information from individual states will be available to the public once the information is completed by the state and submitted to and approved by RSA. Questions regarding potential uses of the information submitted by individual states should be directed to Robert Groenendaal, Program Specialist, RSA, U.S. Department of Education, 400 Maryland Avenue, SW, PCP Room 5019, Washington, DC 20202-2800, Robert.Groenendaal@ed.gov, 202-245-7393.

Many individuals and organizations contributed to the development of this data collection system, including a workgroup representing AFPs and Statewide Assistive Technology Programs, and the Rehabilitation Engineering and Assistive Technology Society of North America (RESNA). The workgroup's discussions and input framed issues, developed solutions, provided perspective on implementation and refined this document. Working with RSA, the Association of Assistive Technology Act Programs (ATAP) developed this AFP data collection instrument under Grant No. H224B060002.

1. Reporting Period

The reporting period is the federal fiscal year, which begins on October 1 of each year and ends on the following September 30.

There is one exception to this reporting period for the first year of data collection using this instrument. The first reporting period extends from the date of approval of this instrument through September 30, 2009. For example, if this instrument is approved for use as of August 1, 2008, the first reporting period will be for 14 months from August 1, 2008 until September 30, 2009. All subsequent reporting periods will be only 12 months, beginning October 1, 2009.

2. Aggregate Data

You do not provide data on individual loans. Individual loan data and records should be retained at the program level and will not be requested by RSA for the purposes of this data collection. All data is provided in the aggregate and represents the total for the reporting period.

3. Loan Activities That Occur Across More than One Reporting Period

It is possible for an AFP to receive a loan application during one reporting period, but not process that application to a conclusion until the following reporting period. Do not split your data across reporting periods. If an application is received during reporting period “A” but the decision about that application is not made until the following reporting period “B,” report **all** data related to that application during reporting period “B” only. The same logic should be applied to data on any activities that can cross two reporting periods.

4. Missing Data

For any data you are unable to provide due to circumstances beyond the control of the entity submitting the data, leave the field blank. You should leave it blank only in rare circumstances. You must explain any missing data under “Notes” in section F.

5. Definitions

On subsequent pages, many terms with meanings specific to this instrument are used. Definitions for these terms are provided throughout these instructions. Once defined in this document, the term retains the same meaning throughout. Key terms to know before proceeding are:

- a. **Partnership loan:** A loan that uses dollars from a source other than the AFP, usually a financial entity, for which the AFP has an investment through interest or principal buy-down, loan guarantee (see next definition), agreement with a financial institution based on an investment deposit, or other financial/administrative role.
- b. **Loan guarantee or insurance:** The AFP uses its funds to guarantee all or a portion of loans for AT. A guaranteed loan is a partnership loan in which the AFP guarantees that the loan to a consumer is secure and will be repaid in the event of a default, thus increasing the lender’s willingness to loan funds.
- c. **Revolving loan fund (or revolving loan):** A loan fund that directly uses title III funds for loans. The AFP directly provides the funds that are to be loaned out and retains full control over to whom and at what terms the funds are loaned. As loans are repaid, the money is lent out again to other AT consumers — that is, the same money “revolves” out to other borrowers as earlier borrowers return it to the program.

C. AFP Optional Data Elements _

The questions in this section are **optional**. No AFP is required to complete these items. These items are intended only to inform RSA and the public about the features, differences, and similarities of AFPs. However, if you choose to complete any of these items, you first must complete item 1 as it determines the data you will provide. If you choose to complete these items, answer the questions based on your established, written policies.

1. Types of AFPs:

The AFP offers (check all that apply): Revolving Loans___ Partnership Loans___

Note: Based on the response to C (1) the applicable questions 2-5 below will display in the online system. Responses to these questions are not required and respondents can choose to answer some, but not all of the questions.

2. Interest Rates - Lowest and Highest Interest Rates

Enter the lowest and highest interest rates that your policies allow to be applied to an individual loan (this is not the lowest or highest interest rate actually provided in a given year, but the highest and lowest possible given your policies). Report these separately for revolving* and partnership loans*. The lowest possible in any case is zero. You may select only one of the three options given (i.e., you cannot report an interest rate in the first row and also select that interest rates are determined on a case-by-case basis).

Revolving Loans Interest Rates	
Lowest Interest Rate established by policy.	%
Established policy does not specify lowest Interest Rate, but directs AFP to determine lowest Interest Rate for Revolving Loan on a case-by-case basis.	<input type="checkbox"/> % <input type="checkbox"/> <input type="checkbox"/>
Established policy does not specify lowest Interest Rate, but directs AFP to determine lowest Interest Rate for Partnership Loan on a case-by-case basis.	<input type="checkbox"/> <input type="checkbox"/>
No established policy for lowest Interest Rates for	<input type="checkbox"/> <input type="checkbox"/>
Partnership Loans Interest Rates	
Highest Interest Rate established by policy.	%
Established policy does not specify highest Interest Rate, but directs AFP to determine highest Interest Rate for Revolving Loan on a case-by-case basis.	<input type="checkbox"/> % <input type="checkbox"/> <input type="checkbox"/>
Established policy does not specify highest Interest Rate, but directs AFP to determine highest Interest Rate for Partnership Loan on a case-by-case basis.	<input type="checkbox"/> <input type="checkbox"/>
No established policy for highest Interest Rates for	<input type="checkbox"/> <input type="checkbox"/>
Partnership Loans are determined on a case-by-case basis.	

3. Loan Amounts

Enter the Lowest and Highest loan amount your policies allow to be provided for an individual loan (this is not the lowest or highest actually provided in a given year, but the lowest or highest possible given your policies). Report these separately for Revolving* and Partnership Loans*. You may select only one of the three options given (i.e., you cannot report an interest rate in the first row and also select that interest rates are determined on a case-by-case basis).

Revolving Loans & Loan Amounts	
Lowest Loan Amount Offered as established by policy.	\$ _____
Established policy does not specify Lowest Loan Amount, but directs AFP to determine Lowest Loan Amount for Revolving Loan on a case-by-case basis.	<input type="checkbox"/>
No established policy for a Lowest Loan Amount. Lowest Loan amounts for Revolving Loans are determined on a case-by-case basis.	<input type="checkbox"/>
Highest Loan Amount Offered as established by policy.	\$ _____
Established policy does not specify Highest Loan Amount, but directs AFP to determine Highest Loan Amount for Revolving Loan on a case-by-case basis.	<input type="checkbox"/>
No established policy for a Highest Loan Amount. Highest Loan amounts for Revolving Loans are determined on a case-by-case basis.	<input type="checkbox"/>

Partnership Loans & Loan Amounts	
Lowest Loan Amount Offered as established by policy.	\$ _____
Established policy does not specify Lowest Loan Amount, but directs AFP to determine Lowest Loan Amount for Partnership Loan on a case-by-case basis.	<input type="checkbox"/>
No established policy for a Lowest Loan Amount. Lowest Loan amounts for Partnership Loans are determined on a case-by-case basis.	<input type="checkbox"/>
Highest Loan Amount Offered as established by policy.	\$ _____
Established policy does not specify Highest Loan Amount, but directs AFP to determine Highest Loan Amount for Partnership Loan on a case-by-case basis.	<input type="checkbox"/>
No established policy for a Highest Loan Amount. Highest Loan amounts for Partnership Loans are determined on a case-by-case basis.	<input type="checkbox"/>

4. **Repayment Terms**

Enter the Shortest and Longest repayment terms that your policies allow to be provided for an individual loan (this is not the shortest or longest actually provided in a given year, but the shortest or longest possible given your policies). Repayment terms should be reported in calendar days. Report these separately for revolving* and partnership loans*.

Revolving Loans & Repayment Terms	
Shortest Loan Repayment Terms as established by policy. (Report in Calendar Days)	_____ (Calendar Days)
Established policy does not specify Shortest Loan Repayment Terms, but directs AFP to determine Shortest Repayment Terms for Revolving Loan on a case-by-case basis.	<input type="checkbox"/>

No established policy for Shortest Loan Repayment Terms. Shortest Loan Repayment Terms for Revolving Loans are determined on a case-by-case basis.	<input type="checkbox"/>
Longest Loan Repayment Terms as established by policy. (Report in Calendar Days)	____ (Calendar Days)
Established policy does not specify Longest Loan Repayment Terms, but directs AFP to determine Longest Repayment Terms for Revolving Loan on a case-by-case basis.	<input type="checkbox"/>
No established policy for Longest Loan Repayment Terms. Longest Loan Repayment Terms for Revolving Loans are determined on a case-by-case basis.	<input type="checkbox"/>

Partnership Loans & Repayment Terms	
Shortest Loan Repayment Terms as established by policy. (Report in Calendar Days)	____ (Calendar Days)
Established policy does not specify Shortest Loan Repayment Terms, but directs AFP to determine Shortest Repayment Terms for Partnership Loan on a case-by-case basis.	<input type="checkbox"/>
No established policy for Shortest Loan Repayment Terms. Shortest Repayment Terms for Partnership Loans are determined on a case-by-case basis.	<input type="checkbox"/>
Longest Loan Repayment Terms as established by policy. (Report in Calendar Days)	____ (Calendar Days)
Established policy does not specify Longest Loan Repayment Terms, but directs AFP to determine Longest Repayment Terms for Partnership Loan on a case-by-case basis.	<input type="checkbox"/>
No established policy for Longest Loan Repayment Terms. Longest Loan Repayment Terms for Partnership Loans are determined on a case-by-case basis.	<input type="checkbox"/>

5. Loan Guarantee Requirement

Loan guarantee requirement is the guarantee percentage required by the lender to guarantee a loan. For example, if a loan guarantee requirement states that \$0.50 must be repaid for every \$1.00 approved in guaranteed loans by the lender, then the loan guarantee requirement is 50%. If \$1.00 must be reserved for every \$1.00 approved in loans by the lender, the loan guarantee requirement is 100%. You may select only one of the three options given (i.e., you cannot report an interest rate in the first row and also select that interest rates are determined on a case-by-case basis).

- a. Specify the Loan Guarantee Percentage (%) of the loan that must be repaid by the AFP to the lender in case of default as established by the agreement with your lender. ____%

- b. Loan Guarantee Requirements are determined on a case-by-case basis.
- c. The program does not have Guaranteed Partnership Loans.

D. AFP Required Data Elements

All AFPs are required to provide the data requested in D items 1-8 and E. See General Instructions in Section B for information on reporting on activities that cross over reporting periods or how to handle missing data.

1. Number, Result, and Geographic Distribution of Loan Applications

Number and Result of Loan Application of Loan Applications

Here you will provide data on the number of applications you received, what resulted from those applications and the geographic distribution of the applicants.

In this section, report on all loan applications that were processed to one of the three decisions shown in the table below (i.e., approved—loan made, approved—loan not made, or loan application rejected) during this reporting period. “Approved - loan not made” includes loan applications that were approved but not accepted by the consumer and loans that were withdrawn by the consumer after review. “Loan application rejected” does not mean that the AFP did not process and review the application; it means that the application was fully processed and reviewed but a loan was denied to the consumer.

Report on all loan applications including (1) revolving loans* that are made directly by the AFP; and (2) partnership loans* that use dollars from another source, usually a financial institution, in which the AFP has an investment through loan guarantee, agreement with a financial institution based on an investment deposit, interest or principal buy-down, or other financial or administrative role. Do not include loans in which the AFP had no financial or administrative role, such as loans for which you simply made a referral to another funding or lending source.

Do not include applications that were not reviewed because they were not complete, were withdrawn before a final decision was made, or were still pending at the end of the reporting period. As explained in the general instructions, report on applications even if the application was received prior to the start of the reporting period, but was processed to a decision or approved during this reporting period.

Geographic Distribution of Loan Applications

In this section, report on geographic distribution of the applicant for a loan during the reporting period. Report only one applicant per loan. Choose the primary applicant in the event of multiple applicants for a loan. States have various methods for classifying an applicant by the area of the state where he or she resides. For the purposes of national data collection, a single method for designating the area where an applicant resides must be used by all grantees. This data collection will classify applicants by Rural Urban Continuum Codes (RUCCs).

To use RUCCs, you must ascertain the county of residence of the applicant. Once you know the county where the applicant resides, you can determine the RUCC for that county. The 2003 RUCCs form a classification scheme that distinguishes metropolitan counties by size and non-metropolitan counties by degree of urbanization and proximity to metro areas.¹

The standard Office of Management and Budget (OMB) metro and non-metro categories have been subdivided into three metro and six non-metro categories, resulting in a nine-part county codification as follows:

- 1 - Counties in metro areas of one million population or more
- 2 - Counties in metro areas of 250,000 to one million population
- 3 - Counties in metro areas of fewer than 250,000 population
- 4 - Urban population of 20,000 or more, adjacent to a metro area
- 5 - Urban population of 20,000 or more, not adjacent to a metro area
- 6 - Urban population of 2,500 to 19,999, adjacent to a metro area
- 7 - Urban population of 2,500 to 19,999, not adjacent to a metro area
- 8 - Completely rural or less than 2,500 urban population, adjacent to a metro area
- 9 - Completely rural or less than 2,500 urban population, not adjacent to a metro area

For purposes of this data collection, these nine codes are combined into two levels:

- Codes 1-3 are considered “metro”
- Codes 4-9 are considered “non-metro”

When required by this instrument, AFPs will categorize individuals into one of these two groups based on the RUCC for their county. Finding the RUCC for any county is done in the following manner:

- 1) Go to the following Web site: US Department of Agriculture, Economic Research Service Site:
<http://www.ers.usda.gov/Data/RuralUrbanContinuumCodes/2003/>
This site allows you to view all the counties in your state, at the same time, in a table format. In addition, the USDA provides a link to a downloadable version of the county codes in excel format which will enable you to pull the information and manipulate it for your use.
<http://www.ers.usda.gov/data/RuralUrbanContinuumCodes/> Scroll down to the Data Files Section and click on the option “[Download the 2003 codes in an Excel file](#)”
- 2) Select the appropriate state from the map or listing of states that appears below the map.

¹ For complete information about Rural Urban Continuum Codes, visit the following Web site:
<http://www.ers.usda.gov/briefing/Rurality/RuralUrbCon/>

3) A list of all counties in the selected state will appear. The 2003 RUCC is the fourth column from the left.

AFPs are responsible for tallying how many direct users fall into each grouping of RUCC and providing the final number in the appropriate area of the data collection instrument.

EXAMPLE: For the program that had six loan applications during the reporting period:

- Person A lives in a county with a RUCC of 2
- Person B lives in a county with a RUCC of 4
- Person C lives in a county with a RUCC of 8
- Person D lives in a county with a RUCC of 6
- Person E lives in a county with a RUCC of 9
- Person F lives in a county with a RUCC of 3

The Geographic Distribution totals for the six loan applications depicted in the example result in the following example:

Number of Applications	Area of Residence		Total
	Metro RUCC 1-3 <i>In the example, persons A & F would be included in this RUCC</i>	Non-Metro RUCC 4-9 <i>In the example, persons B,C,D, & E would be included in this RUCC</i>	
A. Approved—loan made	1 (person A)	2 (persons B and C)	<i>System-generated</i>
B. Approved—loan not made* (i.e., the application was withdrawn after the loan was approved, or the loan was approved but not accepted by the consumer)	0	1 (person D)	<i>System-generated</i>
C. Rejected	1 (person F)	1 (person E)	<i>System-generated</i>
D. Total	<i>System-generated</i>	<i>System-generated</i>	<i>System-generated</i>

Number, Result, and Geographic Distribution of Loan Applications

Number of Applications	Area of Residence		Total
	Metro RUCC 1-3	Non-Metro RUCC 4-9	
A. Approved—loan made			<i>System-generated</i>
B. Approved—loan not made* (i.e., the application was withdrawn after the loan was approved, or the			<i>System-generated</i>

loan was approved but not accepted by the consumer)			
C. Rejected			<i>System-generated</i>
D. Total	<i>System-generated</i>	<i>System-generated</i>	<i>System-generated</i>

2. Information about Loans Made

Nationally, many different kinds of alternative financing mechanisms are available because AFPs offer different types of loans to consumers; some individual AFPs may offer several types of loans. Here you will provide data on the types of loans you offer and the number of loans of each type you provided during this reporting period. The difference between partnership loans and revolving loans was previously explained. Within partnership loans and revolving loans, other types of loans include:

Loan guarantee or insurance: A partnership loan in which the AFP uses its funds to guarantee all or a portion of a loan for AT. A guaranteed loan is a partnership loan in which the AFP guarantees that the loan to a consumer is secure and will be repaid in the event of a default, thus increasing the lender’s willingness to loan funds.

Low-interest loans: In a low-interest loan, the AFP establishes an agreement with a lending institution to provide loans for AT at “preferred” interest rates. Preferred interest rates are highly variable and context-specific, depending upon such factors as the prime lending rate, the borrower’s credit rating, and whether the loan is secured. The mechanism or mechanisms by which AFPs arrange for lending institutions to provide low-interest loans for AT are variable, but typically include a requirement that the AFP deposit its funds with the lending institution. The interest that the AFP’s funds would normally generate is then used by the lending institution to supplement the interest it charges consumers on loans for AT, thus resulting in lower interest rates paid by the consumers. The reporting form collects data on two types of low-interest loans: (a) low-interest loans at or below prime rate and (b) preferred interest loans. For both types of loan, use the prime rate at the time the loan was provided. Both loans are defined as follows:

a. Low-interest loan (at or below prime rate*): A loan at interest rates that are at or below the prime rate. See below for a definition of prime rate.

b. Preferred interest loan: A loan offered at an interest rate that is lower than the consumer would normally pay, but not as low as the prime rate*. See below for a definition of prime rate.

Interest buy-down loan: A partnership loan in which AFP funds are used to buy down the interest rate of a loan. The AFP uses funds to reduce the interest rate that

lending institutions offer to consumers for loans to purchase AT. The AFP pays the lending institution for a portion of the interest on the loan, resulting in lower interest payments for the consumer over the term of the loan.

Other: A loan that does not meet the criteria or description of loans listed previously described.

Prime Rate: The prime rate is the average majority prime rate charged by banks on short-term loans to business, quoted on an investment basis. The Federal Reserve defines a bank prime loan as follows: “Rate posted by a majority of top 25 (by assets in domestic offices) insured U.S.-chartered commercial banks. Prime is one of several base rates used by banks to price short-term business loans.” To determine whether a loan was made above, at, or below prime rate, check the U.S. prime rate at the following website for the date on which the loan was closed:

<http://www.federalreserve.gov/releases/h15/update/>

a) Type of Loans, Number, and Percentage

Enter the number of loans made in this reporting period, by loan type. The system will calculate the percentage of loans that fall into each category. The total number of loans must match the number of applications “approved – loan made” in the previous table, so report each loan in only one category. If you select *Other** you must describe how the loan differs from Revolving Loans and Partnership Loans. The description should not exceed 100 words.

Type of Loan	Number of Loans	Percentage of Loans
Revolving Loan*		
Revolving Loan: Low Interest (prime or less)		<i>System-generated</i>
Revolving Loan: Preferred Interest (greater than prime)		<i>System-generated</i>
Total Revolving Loans	<i>System-generated</i>	<i>System-generated</i>
Partnership Loan*		
Low Interest (prime or less)*		
Without interest buy-down* or loan guarantee*		<i>System-generated</i>
With interest buy-down* only		<i>System-generated</i>
With loan guarantee* only		<i>System-generated</i>
With both interest buy-down* and loan guarantee*		<i>System-generated</i>
Preferred Interest (greater than prime)*		

Without interest buy-down* or loan guarantee*		<i>System-generated</i>
With interest buy-down* only		<i>System-generated</i>
With loan guarantee* only		<i>System-generated</i>
With both interest buy-down* and loan guarantee*		<i>System-generated</i>
Total Partnership Loans	<i>System-generated</i>	<i>System-generated</i>
Other* (specify below)		<i>System-generated</i>
Total All Loans	<i>System-generated</i>	<i>System-generated</i>

If Other was used in the above table, briefly describe.

--

b) Type of Loans and Amount Financed

Enter the dollar value of both Revolving Loans* and Partnership Loans*.

Type of Loan	Number of Loans	Dollar Value of Loans
Revolving Loans*	<i>System-generated</i>	
Partnership Loans*	<i>System-generated</i>	
Other*	<i>System-generated</i>	
Total	<i>System-generated</i>	<i>System-generated</i>

c) Range of Dollar Amounts of Loans Provided

In the table below, enter how many loans were made within the range of dollar amounts shown below. This is the dollar amount of the entire loan, not the dollar amount divided among different devices if more than one device was purchased. The total number of loans must match the number of loans in the “Total” row of the preceding table. The system will calculate the percentage of the amount of the loans made to individuals.

	Number and Percentage of Loans Made to Applicants in the Amount of								
	\$1,000 or Less	\$1,001 to \$5,000	\$5,001 to \$10,000	\$10,001 to \$15,000	\$15,001 to \$20,000	\$20,001 to \$25,000	\$25,001 to \$50,000	\$50,001 or More	Total
Number of loans									<i>System-generated</i>
Percent of	<i>System-generated</i>	<i>System-generated</i>	<i>System-generated</i>	<i>System-generated</i>	<i>System-generated</i>	<i>System-generated</i>	<i>System-generated</i>	<i>System-generated</i>	<i>System-generated</i>

Loans									
--------------	--	--	--	--	--	--	--	--	--

d) Highest and Lowest Loan Amounts

Unlike the data you may have reported under the option section at the beginning of this instrument, these are the actual highest and lowest loan amounts provided for the reporting period, not a description of your policies.

Enter the highest and lowest dollar amounts of loans provided during this reporting period:

Highest \$ _____
 Lowest \$ _____

e) Highest and Lowest Interest Rates

Enter the lowest and highest interest rates among all loans made, including both revolving* and partnership loans.* For interest buy-downs,* report the interest rate to which you bought the loan down:

Lowest: _____ %
 Highest: _____ %

3. Type of Device Financed through the Program

Loans are provided for many different kinds of AT devices. Here you will report on how many devices were funded by your loans during the reporting period, what categories of devices were funded, and how much funding was provided for devices in those categories.

There are a total of 11 categories for classifying devices:

- Vision
- Hearing
- Speech communication
- Learning, cognition, and developmental
- Mobility, seating, and positioning
- Daily living
- Environmental adaptations
- Vehicle modification and transportation
- Computers and related
- Recreation, sports, and leisure
- Other

Definitions for each of the Categories of AT can be found in Section G: Classification of Devices. The Classification of Devices includes a description, decision rules, and examples that will assist you in deciding whether a device should go into a particular category.

Many devices can fit into more than one category depending on how they are used by a consumer. You must choose one category where a device belongs in each instance you are reporting and may not count a device more than once. For example, your AFP may provide one loan to one consumer for one computer. Though this computer may be classified in many of the ten categories, it must be counted only once and placed in one category in this circumstance. This does not mean a computer must always go into the same category every time a loan for a computer is provided, however. When it is not immediately obvious in which category you should classify a device, you should classify it based on the functional need that is served by the “assistive” aspect of the device.

For example, while telephones are used for communication, not all telephones are immediately categorized in speech communication. A telephone could be classified in different categories, depending on the functional needs of the user. When the primary challenge is seeing the dial, a large button phone would be classified under Vision. When the primary challenge is hearing another person on the phone, an amplified phone would be classified under Hearing. When the primary challenge is having one’s speech understood on the phone, an adapted phone would be classified under Speech Communication. When the primary challenge involves another function (or multiple functions) the phone would be classified under Daily Living.

A component of a larger system should be classified according to the function or primary use of the larger system. For example, a mouth stick that is used to provide access to a communication system such as Pathfinder would be classified under Speech Communication. A mouth stick that is used to type papers would be classified under Computer Access. A mouth stick that is used generically as an aid to daily living would be classified as Daily Living.

Services are classified according to the AT category associated with the service. For example, an audiological evaluation would be classified under Hearing.

a) Types and Dollar Amounts of AT Financed

Use the table below to provide information on the types of devices or services financed and the **dollar value of loans made for each type of device or service**.

Because a single loan may pay for more than one device or service, the number of devices and services reported in this table may exceed the number of loans. The total number of devices financed may be different than the total number of direct users of AT as reported in the Tables on Age, Gender and Underrepresented.

When multiple devices fall into different categories of Type of AT Device or Service are acquired with a single loan, the number of devices or services should be reflected in the appropriate “Number of Devices Financed” Category and an approximation of the loan

amount used to acquire that Device or Service should be recorded in the associated category for “Dollar Value of Loans.”

For large building access projects, the numbers reported should reflect a logical access grouping (e.g., a bathroom modification or exterior ramping of a house would each be one Environmental Adaptation/Home Modification). Where an AT service (such as an evaluation or training) was part of a financial loan, include that dollar amount in the appropriate AT category associated with the service (e.g., an audiological evaluation would go in the “hearing” category).

Type of AT Device/Service	Number of Devices Financed	Dollar Value of Loans
Vision*		
Hearing*		
Speech communication*		
Learning, cognition, and developmental*		
Mobility, seating and positioning*		
Daily living*		
Environmental adaptations and home modifications*		
Vehicle modification and transportation*		
Computers and related*		
Recreation, sports, and leisure*		
Other* (specify below)		
Total	<i>System-generated</i>	<i>System-generated</i>

If Other was used in the above table, briefly describe.

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4. Defaults and Net Losses

Most AFPs have their own policies for when they declare a loan to be in default. For the purposes of national data collection, one definition of default must be applied to all programs. An AFP can continue to use its own definition of default for its own purposes, but under the AFP data collection instrument, a default is defined as follows:

Default: A loan is in default, on or before 120 days in which the borrower has not made the scheduled payment for the balance still owed; or at which time the organization administering the loan paid the lending institution the remaining agreed upon balance of loan. Do not count any payments that may have been made by the loan administering organization on behalf of the borrower during that 120-day period.

All loans that meet the above definition must be reported in this data collection. Here you will report on your default rate and net dollar losses for the reporting period. To do so, you must include your active loans, which are defined as follows:

Active loan: A loan for which a borrower owes money and is still actively making payments (i.e., the loan has not been paid in full by the borrower or otherwise “closed” due to default) no matter when they originated. For the purposes of providing data on defaults and net losses, active loans are only those loans in which the AFP or their designated affiliate/partner could incur direct losses, such as revolving loans or guaranteed loans. Do not count loans in which the AFP or their designated affiliate/partner does not have a financial responsibility to pay the bank in case of default, such as loan balances for low interest loans, preferred interest loans, or buy-down interest rate loans that are not guaranteed.

The default rate* in the following tables is reported only for revolving and guaranty loans, those for which the organization administering the loan can incur a financial loss in the case of default.

a) Number of Loans in Default and Default Rate

In the table below, enter the number of loans that were in default* during this reporting period. In the second column, enter the number of active loans* as of the last day of this reporting period. The system will calculate the percentage of loans in default for your program, which is your default rate.

Number of Loans in Default	Number of Active Loans	Default Rate
		<i>System-generated</i>

When a loan defaults, there often (but not always) is a net dollar loss. For this data collection, a net dollar loss is defined as:

Net Dollar Loss: The amount lost as a result of default during this reporting period after subtracting any funds that were recovered. It includes the amount that is unpaid on any loans in default and any loan guarantee payout amounts minus the amount of collateral recovered. Total dollar value of active loans means the unpaid amount of guaranty or revolving loan balance the loan administering organization is responsible for

paying in case of a default at the end of the reporting period of all active loans, no matter when they originated.

Here you will report on your net dollar losses for the reporting period.

b) Net Dollar Loss on Defaulted Loans

In the table below, enter the net dollar loss on loans that were in default during this reporting period. *Net dollar loss on loans* means the amount lost as a result of default* during this reporting period after subtracting any funds that were recovered. It includes the amount that is unpaid on any loans in default* and any loan guarantee payout amounts minus the amount of collateral recovered. *Total dollar value of active loans* means the unpaid amount of guaranty or revolving loan balance the organization administering the loan is responsible for paying in case of a default at the end of the reporting period of all active loans*, no matter when they originated.

The system will calculate the *net loss rate** for your program. For example, if the AFP has a net dollar loss of \$10,000 and active guaranty loan balance of \$300,000, the net loss rate would be 3%.

Net Dollar Loss on Loans	Total Dollar Value of Active Loans*	Net Loss Rate %
		<i>System-generated</i>

5. Classification of Consumers Receiving Assistance

Here you will provide data about the consumers who received loans from your AFP during this reporting period. The data should be provided only for the direct user of the AT, not the individual to whom the loan was provided (in some cases these are the same person, but often they are not).

Direct User: A direct user is an individual that uses an AT Device or Service that provides a direct benefit or impact to the individual. A secondary user or beneficiary is a person who benefits from the user having an AT Device or Service. For example, if a family acquired a modified van for two children that are wheelchair users, both children would be considered direct users, but the parents of the children would be considered the secondary users or beneficiaries. Although a secondary user or beneficiary may benefit from the direct user having an AT device or service, for the data below, you must report on the direct user only.

a) Gender

Enter the total number of *direct users** of AT benefiting from a loan for a device or service by gender - female or male. If multiple persons are *direct users** of the AT provided by a single loan, the gender for each *direct user** should be reported.

Gender of Direct User(s)*	Number
Female	
Male	
Total	<i>System-generated</i>

b) Age

Enter the total number of *direct users** of AT benefiting from a loan for a device or service by the age range distribution. If multiple persons are *direct users** of the AT provided by a single loan, the age for each *direct user** should be reported. Programs should report the actual age of the direct user(s) at the time the loan was made.

Age of Direct Users * of AT	Number
0-9	
10-17	
18-29	
30-39	
40-49	
50-59	
60-69	
70-79	
80+	
Total	<i>System-generated*</i>

c) Type of Disability

In this section, report on which of the AT user’s abilities will be affected by the AT they are purchasing during this reporting period. An AT user may be affected in more than one area, therefore the data reported for each user may reflect multiple areas or “Type of Abilities” affected.

Type of Ability	Number
Seeing	
Hearing	

Talking/communicating	
Getting around/mobility	
Handling objects, reaching	
Learning new information	
Remembering	
Interacting with others/socializing	
Total	<i>System-generated</i>

**The total number of areas affected may exceed the total number of loans and the totals reported for age, gender, and geographic distribution/underrepresented population.*

E. Anecdote

Provide at least one anecdote about a direct user or secondary user or beneficiary who benefited from an AFP loan.* Please make these entries as specific as possible, and include the following information:

- What AT device or service did the user need?
- How did your AFP help the user obtain that device or service?
- What barrier(s) did your AFP help the user overcome?
- If applicable, how did your AFP collaborate with other entities in providing this help?
- How did obtaining that device or service improve that user's life?

Other instructions to follow in providing anecdotes:

- Limit each anecdote to 500 words or less.
- Include examples that are understandable to an uninformed audience.
- Do not identify any users by name or use other details that would allow a user to be identified.

Be sure that the example clearly fits within the appropriate activities supported by the AFP.

<p><i>(Narrative item)</i></p>

F. Notes

Describe any unique issues that may affect your data during this reporting period (e.g., if you are unable to provide data due to circumstances beyond the control of the entity submitting the data, you must explain). Limit notes to 500 words or less.

(Narrative item)

G. Classification of Devices

1. Vision

Definition: Products designed to assist with vision.

Decision rules: Products intended to facilitate access and participation for people who are blind or visually impaired are classified in this category, even if they are used for activities of daily living, computer access, reading/learning, way finding/travel, recreation, etc. Products in this category characteristically provide output of information through large print/display, synthetic speech or Braille/tactile. If the adaptation is for an individual who is both visually impaired and hearing impaired, categorize according to the primary functionality of the device. Reading systems to accommodate vision are classified here while similar systems to accommodate learning are classified accordingly. A TTY with Braille output is classified as hearing. A telephone with both a large print keypad and amplification for listening may be classified in either vision or hearing.

Examples:

- Magnifiers including CCTV systems;
- Talking scales, blood pressure gauge, glucometer etc.;
- Screen readers, screen magnifiers and Braille displays;
- Daisy or Victor Readers;
- PDA's with large print, speech or Braille output;
- Talking or Braille GPS, white canes, talking or tactile compass, etc.;
- OCR reading systems; talking thermostats, household appliances etc.

2. Hearing

Definition: Products designed to assist with hearing.

Decision rules: Products intended to facilitate access and participation for people who are deaf or hard of hearing are classified in this category, even if they are used for activities of daily living or could have another application for people with other disabilities or for other functions. Products intended to facilitate telephone usage for individuals with hearing disabilities are categorized here, rather than as aids to daily living. If the telephone adaptation is for an individual who is both visually impaired and hearing impaired, categorize under **either** vision or hearing. Products that amplify voice are classified here if the purpose is to enhance the volume of speech produced by an individual without a disability, in order for his/her speech to be heard by persons who are deaf or hard of hearing. This category also includes systems that provide for text communication, both via telecommunication (text messaging; TTY) and face to face (Interpretype). Peripherals designed to facilitate access or otherwise support the use of a device for hearing (e.g. neck loop induction coils; TeleLink phone couplers; conference microphone; telephone signalers) are counted in this category.

Examples:

- Personal amplification systems (hearing aids, PocketTalker Pro, etc.)
- Assistive Listening Systems (FM; loop; infrared, sound-field, large area, personal)
- Wireless headphones to enhance TV listening (e.g. DirectEar; TV Listener)
- Daily living aids that use visual or tactile rather than audible signals (e.g. vibrating alarm clock; smoke alarm with strobe light; door bell with flashing signal; etc.)
- Instant messaging devices (used as portable TTY)
- Daily living aids with enhanced audible signals (Sonic Boom Alarm Clock)
- Amplified Telephones, in-line amplifiers for telephones, cell phone amplifiers
- Text telephones (TTYs), Voice carryover (including CapTel) and Hearing carryover telephones and Signaling devices (visual and/or tactile alerting to incoming phone calls)
- Classroom Captioning System
- iCommunicator (Voice to text system)
- AudioSee (enhanced view of speaker for speech reading, in addition to FM capabilities)
- InterpreType dual keyboard system

3. *Speech Communication*

Definition: Products designed to assist with speaking and face-to-face communication for individuals with speech disabilities.

Decision rules: Products intended to facilitate computer access and usage for written communications are classified under Computers. Products intended to facilitate telephone usage for individuals with speech disabilities will be classified under activities of daily living, EXCEPT when the adaptation is for an individual who is deaf or hard of hearing in which case it is classified under hearing. Products that amplify voice are classified here if the purpose is to enhance the volume of speech produced by an individual with a disability, in order for his/her speech to be audible by persons without disabilities. If the purpose of the amplifier is to enhance the volume of speech produced by an individual without a disability, in order for his/her speech to be heard by persons who are deaf or hard of hearing, the device is classified under hearing. Peripherals designed to facilitate access or otherwise support the use of a device for speech communication (e.g. mounting systems; carrying cases, switch or mouth stick used for access) are counted in this category.

Examples:

- Speech generating devices such as BIGMack; DV4; ChatPC; DynaWrite; Pathfinder; talking photo album
- Communication boards/books
- Software with speech output e.g. Speaking Dynamically Pro
- Software that provides symbol sets for use in developing “low tech” communication boards/books or “high tech” overlays e.g. BoardMaker; Picture This!
- Artificial larynx
- Devices that produce text but not voice output for face-to-face communication (e.g. Crespeaker)
- Voice clarifiers (e.g. Speech Enhancer)
- Voice amplifiers (e.g. Falck amplifier)
- Stuttering aids

4. Learning, Cognition, and Developmental

Definition: Products to provide people with disabilities with access to educational materials and instruction in academic or other environments; products that assist with learning and cognition.

Common subcategories:

Cognitive aids
Early intervention aids
Instructional materials
Memory Aids
General Personal Organization Tools
Sensory/Developmental Stimulation Products

Decision rules: Products intended to mitigate, compensate, or address learning or cognitive limitations should be classified here along with products used to facilitate computer access for individuals with learning/cognitive limitations. Products designed to assist people who are blind or visually impaired with reading, organization, learning, computer access, etc. are classified under vision.

Examples:

- Calculators and measurement tools
- Clocks/Timers/Wake-up Systems
- Electronic Reference Tools and Money Management Tools
- Memory Aids
- Electronic Notetakers, Portable Word Processors, and Recording Devices
- Electronic Organizers/Personal Digital Assistants
- Scientific Equipment
- Educational/Instructional Software (cause and effect, reading, language, spelling, math, writing, science, history, etc)
- Cognitive/Perceptual Training Software
- Tape or other audio players (except as related to vision)
- Text-to-speech systems (WYNN, Read and Write Gold, etc. – not related to vision)
- FM systems (to support auditory processing - not related to hearing loss)

5. *Mobility, Seating, and Positioning*

Definition: Products whose main focus is on augmenting or replacing the functional limitations of an individual's mobility.

Decision rules: Wheelchair restraints associated with seating & positioning (shoulder or safety belts) are classified in this category. Wheelchair restraints (tie downs: 4-belt & docking or lock downs: trailer-hitch) associated van locks, which allow a power chair user to drive and/or be transported safely is classified under "Vehicle Modification and Transportation."

Examples:

- Ambulatory aids: low tech aids such as canes, walkers or crutches; also includes orthotics & prosthetics
- Wheelchairs: dependent (such as strollers & transport chairs) & independent manual mobility (4-wheels propelled independently)
- Scooters and power chairs: Functionally matched motorized independent power mobility bases
- Seating and positioning – considerations based on postural control & deformity management, pressure & postural management, and/or comfort & postural accommodation. (such as pelvic guides, contoured seating systems, head supports)

6. *Daily Living*

Definition: Devices that enhance the capacity of people with disabilities to live independently, especially AT that assists with Instrumental and other Activities of Daily Living, (ADLs, IADLs) such as dressing, personal hygiene, bathing, home maintenance, cooking, eating, shopping and managing money.

Common Subcategories:

Personal hygiene, care and toileting
Dressing and apparel, and aids to dressing
Housekeeping, cleaning, maintenance
Cooking and eating
Handling, reaching, manipulating
Alerting and signaling
Household management, bill paying (not cognitive, vision, or hearing AT)
Telephony equipment

Decision rules: Architectural/home adaptations or modifications are classified under Environmental adaptations. Life safety devices and systems that do not involve home modifications are categorized here. Devices intended to accommodate specific disabilities, such as hearing or vision, are assigned to those categories. Devices that assist with personal organization are classified as Learning, Cognition and Developmental AT. Devices used to accommodate multiple disabilities are categorized here. Devices that assist persons with motor impairments not categorized elsewhere are included here. EADLs that also function as environmental controls are classified according to their primary use. Telephony equipment not intended to accommodate other categories of disabilities is listed here.

Examples:

- Writing guides, adapted writing implements
- Modified or large-handled tools and utensils
- Eating/feeding equipment, spiked cutting board, jar opener
- Zipper pulls, button hooks, needle threader
- Personal pager, multi-sensing/multi-sensory alerting devices
- Wheelchair desks/trays
- Reacher
- Wheelchair/walker bag
- Switch-adapted food processor or other appliance

- Large-button telephone (not for vision or cognitive accommodation).

7. Environmental Adaptations and Home Modifications

Definition: Environmental and structural adaptations to the built environment that remove or reduce barriers and promote access to and within the built home, employment and community facilities for individuals with disabilities. Environmental adaptations usually involve building construction, engineering, and architecture, but also include environmental controls and switches that can control a large portion of or an entire living environment. Environmental adaptations are typically permanent or semi permanent structures, modifications or additions.

Decision rules: Adaptations or modifications to vehicles are classified under Vehicle modifications. Adaptations to furniture such as chairs, couches, beds, etc., would generally be classified under Mobility, Seating, and Positioning. Items or structures that are portable or temporary, rather than permanent or semi-permanent, would generally be classified in another category related to the functional limitation addressed. For example, shower chairs, commodes, raised toilet seats and similar portable items should be classified in the daily living category where as a roll in shower, wall or floor mounted grab bars, installed ramps, etc. would be classified here because they become part of the building structure.

Examples:

- Accessible HVAC controls, accessible plumbing fixtures and controls
- Adapted playground equipment and structures
- Alarm and Security Systems
- Cabinetry and Storage equipment
- Door/Gate Openers
- Environmental controls and switches (i.e., electronic systems that enable people to control various appliances, lights, telephones, security systems etc.)
- Flooring and Surface materials/Detectable warning surfaces
- General Environmental Access Products
- Lifts
- Lighting/lighting controls
- Ramps
- Signage/signaling products
- Workstations/Desks/Tables, Home-workplace adaptations

8. Vehicle Modification and Transportation

Definition: Products that give people with disabilities independence and enhance safety in transportation through adaptation of vehicles.

Decision rules: Vehicle ramps are classified in this category. Versatile/portable ramps (temporary adaptation) and wheelchair lifts (permanently installed in buildings) are classified under Environmental adaptations.

Examples:

- Adaptive shoulder and seat safety belts
- Tie downs and lock downs that secure the wheelchair to the vehicle floor
- Hand controls
- Extended directional mirrors.
- Vehicles and vans modified with lifts, ramps, raised roofs, etc.

9. *Computers and Related*

Definition: Hardware and software products that enable people with disabilities to access, interact with, and use computers at home, work, or school. Includes modified or alternate keyboards, switches activated by pressure, touch screens, special software, voice to text software.

Decision rules: Classify standard computers and computer-related devices (those that will be used without any adaptations) in this category, along with input adaptations used to mitigate, compensate or address motor limitations. Do not include computer adaptations used to address vision or learning, cognitive or developmental limitations.

Examples:

- Standard software
- Standard hardware
- Computer accessories
- Alternative keyboards and pointing devices
- Switches and scanning software used for computer access
- Touchscreens
- Voice recognition systems

10. Recreation, Sports, and Leisure Equipment

Definition: Products not already classified in other categories that help persons with disabilities to participate in sport, health, physical education, recreation, leisure, and dance events.

Common subcategories:

- Toys and games
- Sports equipment
- Fitness equipment
- Specialized wheelchairs and recreational mobility equipment
- Musical instruments and related devices
- Arts, crafts and photography equipment
- Gardening and horticultural equipment
- Hunting, fishing, shooting equipment
- Camping, hiking and other outdoor recreational equipment
- Audio and video entertainment equipment

Decision rules: Devices intended to accommodate specific disabilities, such as hearing or vision, are assigned to those categories. Specialized products designed specifically for recreational, leisure or athletic pursuits are categorized here. Devices that may have other uses, but are selected as AT for a recreational setting, should be categorized here. Devices for environmental control that also serve as entertainment system controls (e.g. television remote) are classified according to their primary use.

Examples:

- Switch-adapted toys and games;
- Tennis wheelchairs; beach wheelchairs
- Skiing equipment; sled/sledge hockey equipment
- Gardening tools and equipment;
- Playing card shuffler;
- Adapted camera and other photography equipment;
- Adaptive exercise equipment (not used in a rehabilitation setting);
- Adaptive equipment for fishing, hunting, and camping;
- Adaptive musical instruments and accessories (not used in a school setting);
- Entertainment system remote control not used for lights, heat or other environmental control.

11. Other

Definition: This category includes products not otherwise classified above.

Common subcategories:

- Farm Equipment and Adaptations

Decision rules: Devices which farmers and ranchers might find beneficial in the operations of their farms or ranches. Devices may be either high or low technology and can range from tools to adapted vehicles used to operate the farm or ranch. Devices that may be used by farmers and ranchers to improve their homes should be categorized as Environmental Adaptations and Home Modifications. Devices used for recreational gardening should be categorized as Recreation, Sports, and Leisure Equipment.

Examples:

- Adapted hand controls for tractors and other farm-related vehicles;
- Farm vehicle lifts and ramp systems;
- Utility vehicles and tractor attachments to hold tools;
- Steering systems with GPS;
- Modified farming, gardening tools and equipment (sprayers, harvesters, seeding systems, augers, etc.)
- Drive through ranch and farm gates; electrified gates and latches;
- Livestock feeder systems and grain storage systems.