

**Access to Telework Programs  
Data Collection Instrument and Instructions**

**Rehabilitation Services Administration**

**Annual Report for  
Access to Telework Programs (Telework)**

**Public Reporting Burden**

OMB #

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 XXXX-XXXX. The time required to complete this form is estimated to average **12.5 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 National Assistive Technology Technical Assistance Partnership (NATTAP) under a supplement to a grant from the U.S. Department of Education Grant No. H224B050003**

*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

<b>General Information: Telework Program</b>	
1. State and Name of Telework Program	
<b>Lead Agency</b>	
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	
<b>Community-Based Organization (CBO)</b>	
1. Name of Community-Based Organization	
2. Name of Telework Program Director/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	
<b>Lending Institution (See option below to add additional lending institution partners)</b>	
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	
<b>Report Submission</b>	

1. Some or all of the data being reported in this data 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 Telework Program 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 Telework Program Annual Report required by the Rehabilitation Services Administration (RSA) under the Rehabilitation Act. This annual report is designed so that grantees can fulfill their annual reporting requirements under the Education Department Administrative Regulations part 75.

Information from individual Telework Programs will be available to the public once the information is completed by the Telework Program 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 5025, 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 Telework Loan Programs and Alternative Financing Programs. The workgroup's discussions and input framed issues, developed solutions, provided perspective on implementation and refined this document. Working with RSA, the National Assistive Technology Technical Assistance Partnership (NATTAP) developed this Telework Loan Program data collection instrument under a supplement to Grant No. H224B050003.

### **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. If this instrument is not approved prior to October 1, 2008, the first reporting period extends from approval of this instrument through September 30, 2009. For example, if this instrument is approved for use as of November 1, 2008, the first reporting period will be for 11 months from November 1, 2008 until September 30, 2009. All subsequent reporting periods will be 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 a Telework Program 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 Telework Program, usually a financial entity, for which the Telework Program 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 Telework Program uses its funds to guarantee all or a portion of loans. A guaranteed loan is a partnership loan in which the Telework Program guarantees that the loan to a borrower 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 Telework Program funds for loans. The Telework Program 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 borrowers — that is, the same money “revolves” out to other borrowers as earlier borrowers return it to the program.



## C. Telework Program Optional Data Elements \_

The questions in this section are **optional**. No Telework Program is required to complete these items. These items are intended only to inform RSA and the public about the features, differences, and similarities of Telework Programs. However, if you choose to complete any of these items, you must first 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 Telework Program Financing Offered

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

### 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 a loan amount in the first row and also select that loan amounts are determined on a case-by-case basis).

<b>Revolving Loans &amp; Loan Amounts</b>	
Lowest Loan Amount Offered as established by policy.	\$_____
Established policy does not specify Lowest Loan Amount, but directs Telework Loan Program 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"/>
<b>Highest Loan Amount Offered as established by policy.</b>	
Highest Loan Amount Offered as established by policy.	\$_____
Established policy does not specify Highest Loan Amount, but directs Telework Loan Program 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"/>

<b>Partnership Loans &amp; Loan Amounts</b>	
Lowest Loan Amount Offered as established by policy.	\$_____
Established policy does not specify Lowest Loan Amount, but directs Telework Loan Program 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"/>
<b>Highest Loan Amount Offered as established by policy.</b>	
Highest Loan Amount Offered as established by policy.	\$_____
Established policy does not specify Highest Loan Amount, but directs Telework Loan Program 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\*. You may select only one of the three options given (i.e., you cannot report a term in the first row and also select that the terms are determined on a case-by-case basis).

<b>Revolving Loans &amp; Repayment Terms</b>	
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 Telework Program 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 Telework Program 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"/>

<b>Partnership Loans &amp; Repayment Terms</b>	
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 Telework Program 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 Telework Program 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 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, then the loan guarantee requirement is 100%. You may select only one of the three options given (i.e., you cannot report a loan guarantee in the first row and also select that the guarantee is determined on a case-by-case basis).

a. Specify the Loan Guarantee Percentage (%) of the loan that must be repaid by the Telework Program 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. Telework Program Required Data Elements

All Telework Programs are **required** to provide the data requested in D items 1-6 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 and Result of Loan Applications

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

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 borrower and loans that were withdrawn by the applicant after review. “Loan application rejected” does not mean that the Telework Programs did not process and review the application; it means that the application was fully processed and reviewed but a loan was denied to the applicant.

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. Do not include loans in which the Telework Program had no financial or administrative role, such as loans for which you simply made a referral to another funding or lending source.

Number of Applications	Total
A. Approved—loan made	
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)	
C. Rejected	
D. Total	<i>System-generated</i>

## 2. *Type of Financing Mechanism*

Nationally, many different kinds of financing mechanisms are available because Telework Programs offer different types of loans to borrowers; some individual Telework Programs may offer several types of loans. Here you will provide data on the types of loans you offer and the number of loans 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 Telework Program uses its funds to guarantee all or a portion of a loan. A guaranteed loan is a partnership loan in which the Telework Program guarantees that the loan to a borrower 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 Telework Program establishes an agreement with a lending institution to provide loans 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 Telework Programs arrange for lending institutions to provide low-interest loans are variable, but typically include a requirement that the Telework Program deposit its funds with the lending institution. The interest that the Telework Program's funds would normally generate is then used by the lending institution to supplement the interest it charges borrowers, thus resulting in lower interest rates paid by the borrower. The reporting form collects data on two types of low-interest loans. For both types of loans, 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 Telework Program funds are used to buy-down the interest rate of a loan. The Telework Program uses funds to reduce the interest rate that lending institutions offer to borrowers. The Telework Program 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. If you did not offer a particular type of loan or did not provide this type of loan, enter zero in the appropriate box. The system will calculate the percentage of loans that fall into each category. The total number of loans must match the number of approved loans made in the previous table, so report each loan in only one category. If you select *Other\** you must specify how the loan differs from Revolving Loans and Partnership Loans. The description should not exceed 100 words.

<b>Type of Loan</b>	<b>Number of Loans</b>	<b>Percentage of Loans</b>
<b>Revolving Loan*</b>		
Revolving Loan: Low Interest (prime or less)		<i>System-generated</i>
Revolving Loan: Preferred Interest (greater than prime)		<i>System-generated</i>
<b>Total Revolving Loans</b>	<i>System-generated</i>	<i>System-generated</i>
<b>Partnership Loan*</b>		
<b>Low Interest (prime or less)*</b>		
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>
<b>Preferred Interest (greater than prime)*</b>		
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>
<b>Total Partnership Loans</b>	<i>System-generated</i>	<i>System-generated</i>
<b>Other* (specify below)</b>		<i>System-generated</i>
<b>Total All Loans</b>	<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 pieces of equipment if more than one category was purchased. The total number of loans must match the number of applications approved in row A of item 1 above. If you did not provide a loan for the specified dollar amount, enter zero in the appropriate box. 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
<b>Number of loans</b>									<i>System-generated</i>
<b>Percent of Loans</b>	<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>

**d) Highest and Lowest Loan Amounts**

Unlike the data you may have reported under the optional section at the beginning of this instrument, these are the actual highest and lowest 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 (enter zeroes for both highest and lowest if no loans closed during the reporting period and the dollar amount of the loan provided for both if only one loan closed):

Highest \$ \_\_\_\_\_

Lowest \$ \_\_\_\_\_

**e) Types of Additional Funding Sources**

For both Revolving Loans and Partnership Loans, in which borrowers received additional funding, such as matching or combined funding, to reach their employment goal, enter the number of loans associated with each additional funding source. A loan may have several additional funding sources, so the number of loans entered into the second column may be larger than your total number of loans (e.g., one loan may receive additional funding from both VR and PASS, so that loan would be entered once in each corresponding row).

<b>Additional Funding Source</b>	<b>Number of Loans</b>
State Department of Rehabilitation/Vocational Rehabilitation	
Plan to Achieve Self Support (PASS)	
Other Financial Loans (e.g., bank, AFP, SBA, microlender)	
Borrower/Consumer contribution (e.g., down payment, trade-in)	
Medicaid Waivers	
Individual Development Accounts	
Non-profit/other agencies (e.g., foundations, church groups, disability organizations)	
Other	
None	

**3. Categories of Equipment Financed through the Program**

Loans are provided for many different kinds of business equipment. Here you will report on how many categories of equipment were funded by your loans during the reporting period.

There are a total of 6 categories for classifying equipment:

- Communication Equipment
- Computer Equipment and Related Software
- Home/Office Modifications
- Office Furniture and Equipment
- Tools of the Trade
- Vehicles

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

Many pieces of equipment can fit into more than one category depending on how they are used by a consumer. Generally a piece of equipment should be categorized according to its use. For example, if a piece of software, such as Microsoft Word is purchased with a Telework program loan, that piece of software would be categorized under “Computer Equipment and Related Equipment” because it is a general software with many uses. However, if a loan is used to purchase TurboTax software as part of a borrower’s tax preparation business, then that loan would be classified under “Tools of the Trade” as the software related directly to the business of the borrower.

Also, loans associated with training to use a piece of equipment should be associated with the category of equipment. For example, if the loan will purchase training on how to operate medical transcription equipment, that loan amount should be categorized under the “Tools of the Trade” category.

Because a single loan may pay for more than one **category** of equipment, indicate all categories of equipment paid for by a loan. For example if the loan purchased a computer and a paper cutter, then indicate one for the “Computer Equipment and Related Software” category and one for the “Office Furniture and Equipment” category.

Do not count the number of individual pieces of equipment within a category. For example, if the loan purchased a computer and three pieces of software, then indicated one in the “Computer Equipment and Related Software.” However, if the pieces of equipment are not in the same category, then indicate all the categories that apply. For example, if the loan purchased a computer and three pieces of software as well as a fax machine, then indicate one for the “Office Furniture and Equipment” category and one for the “Computer Equipment and Related Software” category. The total number of categories of equipment may exceed the total number of loans reported previously.

#### **a) Types of Equipment Financed**

Use the table below to provide information on the types of equipment financed.

Type of Equipment	Number of Pieces of Equipment Financed
Computer Equipment and Related Software*	
Communication Equipment*	
Home/Office Modifications*	
Office Furniture and Equipment*	
Tools of the Trade*	
Vehicles*	
<b>Total</b>	<i>System-generated</i>

#### 4. Defaults and Net Losses

Most Telework Programs 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. A Telework Program can continue to use its own definition of default for its own purposes, but under this system, 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 defaults and net dollar losses for the reporting period. To do so, you must include information on 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 Telework Loan Program or their designated affiliate/partner could incur direct losses, such as revolving loans or guaranteed loans. Do not count loans in which the Telework Loan Program 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 calculated only for revolving and guarantee 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.

<b>Number of Loans in Default</b>	<b>Number of Active Loans</b>	<b>Default Rate</b>
		<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 Telework Program has a net dollar loss of \$10,000 and active guarantee loan balance of \$300,000, the net loss rate would be 3%.

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

## **5. Classification of Direct Users of Equipment Receiving Assistance**

Borrowers of a telework loan may include an individual with a disability, a family member or representative of a person with a disability, or an employer. In this section you will provide data about the people with disabilities who receive equipment purchased with funds from loans from your Telework Program during this reporting period. In this instrument, they are called "direct users." Direct Users\* are defined as people with disabilities who are the direct users of the equipment purchased through the loans. In this instrument, Direct Users do not include all applicants, only those connected with closed loans.

### **a) Geographic Distribution**

In this section, report on geographic distribution of the Direct Users who received loans during this reporting period. States have various methods for classifying direct users by the area of the state from which they come. For the purposes of a national data collection, a single method for designating the area from which a Direct User comes must be used by all grantees. This data collection will classify Direct Users by Rural Urban Continuum Codes (RUCCs).

To use RUCCs, you must ascertain the county of residence of a direct user. Since these loans may involve teleworking from a distance, the county of residence of the person taking out the loan may be different from the county of residence of the direct user. For this section, use the county of residence of the direct user of the equipment. Once you know the county where the direct user 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.<sup>1</sup>

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

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

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, Telework Loan Programs will categorize direct users 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.
- 3) A list of all counties in the selected state will appear. The 2003 RUCC is the fifth column from the left.

Telework Programs 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:** The Telework Program provided six loans 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 loans depicted in the example result in the following:*

<b>Geographic Area of Residence</b>	<b>Number of Direct Users</b>
<b>Geographic Area of Residence Metro</b> (RUCC 1-3) <i>In this example, persons A &amp; F would be included in this RUCC</i>	2
<b>Geographic Area of Residence Non- Metro</b> (RUCC 4-9) <i>In this example, persons B,C,D &amp; E would be included in this RUCC</i>	4
<b>Total</b>	<i>System-generated</i>

Report information in the table below on approved loan applications made by the Rural Urban Continuum Code (RUCC) of the Direct User's county of residence. Do not include applications that were: approved but not made, not reviewed because they were incomplete, withdrawn before a final decision was made, still pending at the end of the reporting period, or rejected.

<b>Geographic Area of Residence</b>	<b>Number of Direct Users</b>
Geographic Area of Residence Metro RUCC 1-3	
Geographic Area of Residence Non-Metro RUCC 4-9	
<b>Total</b>	<i>System-generated</i>

**b) Type of Disability**

In this section, report on the primary disability of the Direct Users who received loans during this reporting period (one primary disability per Direct User).

<b>Type of Disability of Direct User</b>	<b>Number of Direct Users</b>
Physical disability (e.g., mobility, orthopedic, neurological, cardiovascular, respiratory)	
Sensory disability (e.g., blindness, visual impairment, hearing loss)	
Communication disability (e.g., nonverbal, aphasia)	
Cognitive disability (e.g., intellectual disability, traumatic brain injury)	
Psychiatric disability	
Multiple (e.g., several disabilities)	
<b>Total</b>	<i>System-generated</i>

**c) Employment Status of Direct User of Equipment at Time of Application**

In this section, report on the employment status of the Direct Users\* at the time of application for Telework loans that have closed. Each Direct User should be entered in one category only. The status indicated should be that of the Direct Users when they first submitted their applications, not their status at the time the loans closed, as some may have already started businesses or become employed by the time the loans close.

\*Employed includes work for which the person receives wages. It can also mean employment that provides commissions.

\*Self-employed includes independent and/or contractor work.

\*Employed and Self-employed indicates a Direct User has two jobs: one job for an employer and one where they work for themselves.

<b>Employment Status at Time of Application</b>	<b>Number of Direct Users</b>
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Unemployed	
Employed*	
Self-employed*	
Employed and Self-employed*	

## 6. One Year Follow-up of Direct Users

In this section, you will report on Direct Users one year after their loans close. To do this you will need to collect information from your applicants about their employment goal at the time that they apply for a loan. Each Telework Program can determine its own method for collecting the information at the time of loan closing, but will need to ask the following question:

What is the Direct User's primary employment goal at time of application (choose one)?

- Become newly employed in telework for an employer (Do not have a job now but want to get one)
- Become newly self-employed (Do not have a job but want to work for self)
- Change to teleworking job for an employer (Have a job but want to change job/kind of work.)
- Change to self-employment job (Have a job but want to work for self)
- Expand existing business
- Other: Provide brief description:

At the one-year anniversary of the loan, use the additional survey form to ask follow-up questions to the Direct Users who have had their loan for one year. The survey will allow you to report on whether Direct Users' primary employment goals at the time of loan closings were achieved one year later as a result of a Telework loan.

Telework Programs may collect this follow-up data in a manner that best meets their needs. The data from the Direct Users may be collected in person, via phone, via mail, or online. Regardless of the method of data collection, programs should collect the data from the Direct User as near as possible to the 12-month anniversary of the loan closing. To produce valid data, you should try to obtain as high a response rate as possible.

### a) Number of Direct Users Surveyed

In this section, indicate the number of Direct Users that have had their loan for one year by the end of the reporting period and how many of those direct users responded to the follow-up survey.

For the first reporting period only there will be an exception to following-up with Direct Users whose loans closed a year ago. Data for the first reporting period will be collected for all Direct Users who have active loans that are one year old or older.



Enter number of Direct Users who have had their loans for one year: \_\_\_\_\_  
 Enter number of respondents for whom you have follow-up data: \_\_\_\_\_  
 Response Rate: *System generated*

**b) Achievement of Primary Employment Goal of Direct Users at One-Year Follow-up**

In this section, based on the results of the follow-up survey you conducted, report on whether Direct Users have achieved their primary employment goal in relation to the Telework Loan one year after they received their loans. Indicate one result per Direct User and each Direct User should be entered in only one category.

You will need to determine the number of Direct Users in each category by comparing their responses to the survey given at the time of application closing to their answers to the survey administered a year later.

<b>Employment Goal</b>	<b>Number of Direct Users</b>
<b>Achieved primary employment goal:</b>	
Became newly employed in telework for an employer	
Became newly self-employed	
Changed to a teleworking job for an employer	
Changed to a self-employment job	
Expanded existing business	
Other goal	
<b>Changed employment goal and achieved it</b>	
<b>Did not achieve employment goal</b>	

**c) Data on Employment Status at One-Year Follow-up**

Record the number of Direct Users who achieved their primary goal and answered yes to the additional questions about their employment.

<b>Data on Employment Status</b>	<b>Number of Direct Users</b>	<b>Percentage of those who achieved their employment goal</b>
Increased wages/salary		<i>System-generated</i>
Maintained employment		<i>System-generated</i>

## E. Anecdote

Provide at least one anecdote about a Direct User who received a Telework Program loan\*. Please make these entries as specific as possible, and include the following information:

- What equipment was purchased with the loan?
- How did your Telework Program assist the Direct User obtain that equipment?
- What barrier(s) to employment was overcome by the equipment purchase of the Direct User?
- If applicable, how did your Telework Program combine or match funding with another source of funding to assist the Direct User with his/her employment goal?
- How did obtaining that equipment allow that Direct User to reach his/her employment goal?

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 people by name or use other details that would allow a person to be identified.

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

<p><i>(Narrative item)</i></p>
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## **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 Business Equipment**

### ***1. Communication Equipment***

**Definition:** Electronic devices and services that allow a worker to communicate, such as a telephone, or adaptive communication devices.

**Decision Rules:** If the device is used to communicate, it would be included in this category. If the device is used as a memory aid or for some other purpose, then it would go in another category. For example, a personal digital assistant (PDA) that is used as a memory aid would be categorized as “Computer and Related Equipment.” If the PDA were used as a phone it would be in the “Communication Equipment” category.

**Examples:** Cell phones, phone equipment, T1 Line, DSL line, telephone service for a year, videoconferencing equipment, text telephones (TTYs) and signaling devices (visual and/or tactile alerting to incoming calls), amplified telephones, iCommunicator, speech generating devices, assistive listening systems, InterpreType, dual keyboard systems.

### ***2. Computer Equipment and Related Software***

**Definition:** Hardware and software products that enable people to work.

**Decision Rules:** Products includes computers and laptops and related software, as well as adapted computer hardware and software. Does not include printers; these should be categorized as “Office Furniture and Equipment” category. Specialized software for a particular trade should be categorized under the “Tools of the Trade” category.

**Examples:** Standard software, standard hardware, laptop computers, computer accessories, and keyboards, adaptive hardware and software such as screen readers, touchscreens, alternative keyboards, voice recognition systems.

### ***3. Home/Office Modifications***

**Definition:** Structural adaptations to the built environment to make telework possible.

**Decision Rules:** If the equipment is a permanent (built-in) or semi-permanent structural change, include it under this category. Include cabinets that are built-in in this category. Filing cabinets that are stand along units should be put in the “Office Furniture and Equipment” category.

**Examples:** Cabinetry and storage equipment, door and gate openers, ramps (both built-in or portable), signage, flooring, remodeled office, remodeled bathroom.

#### ***4. Office Furniture and Equipment***

**Definition:** Equipment that traditionally is found in an office to enable work or adaptive furniture and equipment assisting a person with a disability to work.

**Decision Rules:** Includes furniture, such as desks, filing cabinets as well as printers and copiers. Also includes adaptive furniture and equipment needed by a person with a disability to work. Does not include computers.

**Examples:** Workstation furniture, printers, copiers, audio-visual equipment, fax machine. Also includes adaptive furniture and adapted office equipment such as accessible workstations/ desks/tables/magnifiers including CCTV systems, talking calculators, talking or Braille GPS, Daisy or Victor readers, environmental controls and switches.

#### ***5. Tools of the Trade***

**Definition:** Specialized equipment needed to conduct business.

**Decision Rules:** Use this category if the equipment is unique to the business, such as cameras and photographic equipment for a photography business or a loom for a weaving business. Also includes adaptive equipment that is unique to the business. Use “Computers and Related Equipment” or “Office Equipment” if the equipment fits those categories. This should not be a catchall category.

**Examples:** Equipment for a home-based catering business, such as refrigerator, food slicer; equipment for a photography business, such as a camera and photo-creation system, camcorder, tripod; farm equipment such as grapple fork, skid steer, saw, tractor; equipment for a pet grooming business; leather working tools; stain glass tools; taxidermy tools; loom for weaving; sewing machine; medical transcription equipment.

#### ***6. Vehicles***

**Definition:** Vehicles used for transportation, such as cars and vans, either modified or unmodified and other types of vehicles used for the business. Include all terrain vehicles used for transport.

**Decision rules:** If the vehicle is used for transportation, it should be included in this category. If the vehicle is used for work unique to the “trade,” then it should be considered in the “Tools of the Trade” category. For example, a pick up truck that hauls a hot dog cart to a location would be classified as a “Vehicle” but an ice cream truck that travels in neighborhood selling frozen desserts would be considered a “Tools of the Trade.”

**Examples:** Modified van, unmodified automobile, trucks and all terrain vehicles.

