

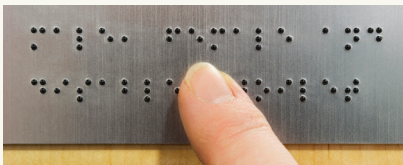
The Alternative Financing Difference

WYTAP loans have low-interest rates, which make them more economical than traditional financial loans.

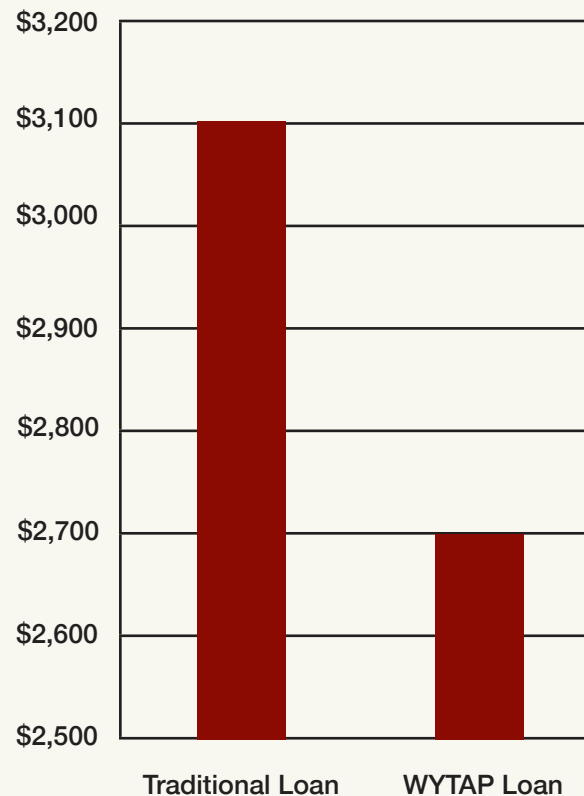
- ◆ Individuals who may not otherwise qualify for a financial loan may be able to participate in this program.
- ◆ Borrow from \$500 to \$25,000 with extended payback periods of up to 70 months.
- ◆ WYTAP loans make it easy to borrow for an assistive technology device that will improve mobility, accessibility, or quality of life.

Examples include:

- ◆ Mobility devices, wheelchairs
- ◆ Alternative communication
- ◆ Hearing aids
- ◆ Home modifications
- ◆ Vehicle modifications
- ◆ Environmental control units
- ◆ Computers and adaptive hardware
- ◆ Recreation devices
- ◆ And more



“I want to borrow \$2,500 at the current interest rate of 4%, with an extended payback period of 70 months. What are the savings with a WYTAP loan compared to a traditional loan?”



Savings over life of loan: \$400

Eligibility

- ◆ Resident of Wyoming with a disability or a legal guardian/ family member of an individual with a disability.
- ◆ An active-duty U.S. military member stationed in Wyoming who meets the qualification criteria.
- ◆ There are no income eligibility restrictions, but applicant must demonstrate sufficient credit-worthiness.
- ◆ Applicant must show that the loan funds will be used to purchase assistive technology devices.



What is the Wyoming Technology Access Program (WYTAP)?

Wyoming Assistive Technology Resources (WATR) and Wyoming Independent Living (WIL) in partnership with First Interstate Bank of Laramie, developed a program that will offer people with disabilities an opportunity to finance assistive technology devices and services.

WYTAP buys down the interest on the loan; thus the borrower pays very low interest. The program is the first of its kind in the state of Wyoming.



Free loan counseling and assistance are available during the application and throughout the life of the loan.

To request an application please contact:

Wyoming Independent Living (WIL)
305 West 1st St.
Casper, WY 82601
(307) 257-7555
tbennett@wilr.org



Wyoming Institute for Disabilities (WIND)
University of Wyoming
1000 E. University Ave.; Dept. 4298
Laramie, WY 82071
(307) 766-6187
1-888-989-9463
www.uwyo.edu/wind/watr/wytap

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College of Health Sciences
Wyoming Institute
for Disabilities

Wyoming Technology Access Program



Independence is priceless.

Low-interest loans make it affordable.